

# Advice To CREDITORS.

Or a Safe and Sure way



## To Secure Bad Debts.

Such Debts as the Debtors are Poor and are not Able to Pay them; and that without Wronging or Prejudicing the Poor Debtors: And showing how to Lead, so as not to miss of being Paid again.

*By one who is a Lover of Christianity.*

Heb. 10. 24. *And let us consider one another, to provoke unto Love and to Good Works.*

Prov. 31. 8. *Open thy Mouth for the Dumb, in the cause of all such as are appointed to Destruction.*

Verse 9. *Open thy Mouth, Judge Righteously, and Plead the Cause of the Poor and Needy.*

---

Licens'd, October 1. 1687.

---

**H**OW shall he that has several Debts owing to him from such Persons that are Poor and have nothing to pay, how may the Creditor secure himself so as to be paid, and not hurt or prejudice the poor Debtors?

*Answer.* It is good for the Creditor in such a case to take good and sufficient Security, that is able and willing to pay; and when he has engaged him to it, to look for it and expect to receive it wholly from the Security, and not from the first Debtor, he being not able to pay it.

*Objection.* But the Creditor may say I would be glad to take such Security as you speak of, and I would do it with all my heart; but men that

are able are not so willing to engage themselves to pay other mens Debts for them : how then can I do thus as you say to be paid ?

*Ans.* First let me ask you this question : Do you believe the Scriptures, the Old and New Testament to be the Revealed will of God ?

*Ans.* Yes I do, for who that professes himself a Christian will deny that ?

*Quest.* And do you believe what is written in the Scriptures to be true, and that the promises and threatnings will certainly be performed ?

*Ans.* Yes I do believe this.

Then pray seriously consider this Scripture in *Prov. 19. 17.* *He that hath pity upon the Poor, lendeth unto the Lord; and that which he hath given will he pay him again.*

Now if you should have so much pity on your poor Debtor, that instead of Arresting of him and casting him into Prison, and taking the Rigor of the Law against him, which you have power to do, yet if you should put forth such a Noble Act of Grace and Mercy and Pity to your poor Debtor [he being not able to pay you] as to give him all that is owing to you, and to give him a perfect and full discharge from under your hand; and if you do thus, have you not then had pity upon the Poor, and given him so much as your just Debt was ?

Then for that which you have given to the Poor, you may take God for your Security, who is able and is willing to pay you, and has promised in his word, that he will pay you again. This promise is made as much to you as if your Name had been particularly therein mentioned, if you have had pity upon the Poor, and have given to the Poor : Then you are one of those that this Promise belongs unto. O what Security is here ! Is God willing to be the Poor Mans Security, and do you refuse to accept of him alone for your Security, so as to freely acquit and discharge your poor Debtor without payment, he being not able to pay you ?

Now so long as you do not discharge your poor Debtor of that which he oweth you, it is not given unto him, because he stands still engag'd to pay it if ever he is able; and tho he is not able to pay it, yet he is in danger of being Arrested and cast into Prison for it, and there to live until the Debt be paid; which he may never be able to do so long as he lives. And if you should serve your poor Debtor thus, that is not able to pay you : consider this, If you were in his condition, would you willingly have another deal so by you ? *Luke 6. 31.* *And as ye would that men should do to you, do ye also to them likewise :* And *Mat. 7. 12.* *Therefore all things whatsoever you would that men should do to you, do you even so to them, for this is the Law and the Prophets.* Now this is the Law that Christ lays down before men to be observed and obeyed ; and the not obeying this Law is Sin. Now this general Rule ought to be observed both by the Debtor and Creditor : the Debtor ought to deal so to his Creditor as he would willingly any Debtor of his at any time should deal so by him, his Debtor being

ing in the like condition; and the Creditor ought to deal so with his Debtor, as he would willingly that any Creditor of his at any time should deal so by him, he being in the like condition to his Creditor, as his Debtor is to him, 1 Tim. 1. 8, 9, 10. the 8 Verse. But we know that the Law is good if a Man use it Lawfully. Micah 7. 8. He hath showed thee, O Man, what is good, and what doeth the Lord require of thee, but to do Justly, and love Mercy, and to walk humbly with thy God? God requires this of us, To love Mercy. Now those that will shew no mercy to their poor Debtors that are not able to pay them, let them have a care that they do not shut themselves out from Mercy, James 2. 13. For he shall have Judgment without Mercy that hath shewed no Mercy, and Mercy rejoiceth against Judgment, Prov. 11. 17, 18, 19, 20, 21. the 17 V. The Merciful Man doeth good to his own Soul; but he that is Cruel troubleth his own Flesh, Gal. 6. 7. Be not deceived, God is not mocked, for whatsoever a Man Soweth, that shall he also Reap, Mat. 18. 21. to the end of the Chapter.

V. 21. Then came Peter to him and said, Lord how oft shall my Brother Sin against me, and I forgive him? till seven times? 22. Jesus saith unto him, I say not unto thee, until seven times, but until seventy-times seven. 23. Therefore is the Kingdom of Heaven likened unto a certain King which would take account of his Servants. 24. And when he had begun to reckon, one was brought unto him which owed him ten thousand Talents. 25. But for as much as he had not to pay, his Lord commanded him to be sold, and his Wife and Children, and all that he had, and payment to be made. 26. The Servant therefore fell down, and worshipped him, saying, Lord, have patience with me and I will pay thee all. 27. Then the Lord of that Servant was moved with Compassion and loosed him, and forgave him the Debt. 28. But the same Servant went out and found one of his Fellow Servants which owed him an hundred Pence; and he laid Hands on him, and took him by the Throat, saying pay me that thou owest. 29. And his Fellow Servant fell down at his Feet and besought him, saying, Have patience with me and I will pay thee all. 30. And he would not, but went and cast him into Prison till he should pay the Debt. 31. So when his Fellow Servants saw what was done, they were very sorry, and came and told unto their Lord all that was done. 32. Then his Lord after that he had called him, said unto him, O thou Wicked Servant, I forgave thee all that Debt because thou desiredst me, 33. shouldst not thou also have had Compassion on thy Fellow Servant, even as I had Pity on thee? 34. And his Lord was Wroth, and delivered him to the Tormentors, till he should pay all that was due unto him. 35. So likewise shall my Heavenly Father do also unto you, if ye from your Hearts forgive not every one his Brother their Trespases.

But some may say we ought to show Mercy unto our poor Debtors when they are honest and would pay, but have it not to pay neither in Money nor in Goods; but yet what need we give our poor Debtors a discharge, is it not as well if we let them alone and do not trouble them, for though they are not able to pay us now, we don't know but in time they may be able to pay us?

*Ans.* I must confess this is a kindness, and ought to be considered and owned by the Debtor as a great favour, when his Creditor will forbear troubling of him: and you that do forbear troubling your poor Debtors, God is able to incline the Hearts of some that you may be Indebted unto, to show you the like favour of forbearance, *Mat. 7. 2. And with what measure ye meet, it shall be measured to you again.* But forbearance is no payment, and as long as the Debtor is under any Obligation to pay it, then it is not given; and if it is not given, then you have only your poor Debtor for your Security; then God is not engaged to pay this Debt, because it is not given to the poor: for they that do not give unto the poor, have no right to those Promises that are made to them that do give, but thus themselves out from the Bounds and Limits of all those Promises, with their not giving: But God has promised to pay that to you again which you have given unto the Poor: when a Creditor doth freely discharge a poor Debtor of a just Debt without payment, and acquit him as much as if he had really paid him, then that which was really due to him before from his Debtor, it is then, and not until then, declared to be given. Now if a Creditor discharging a poor Debtor without payment, by giving him so much as their just Debt was; then they that thus give, have a right unto all those Promises that are made unto them that give unto the Poor, *Prov. 19. 17. He that hath pity upon the Poor, lendeth unto the Lord, and that which he hath given, will he pay him again.* O what Security is here! who would not acquit or discharge a poor Debtor that is not able to pay his Debt, to have the Debt removed from him to one that is able and willing to pay it, and will engage himself to pay it: do you think it is possible ever to find better Security then God himself, promising in his Word to pay you again? There is no better Security in the World; no nor in Heaven neither, then to have the Lord God of Heaven and Earth to be Indebted to you by Promise. Now if you were not afraid to Lend unto poor Mortal Men, why should you be unwilling to lend unto the Lord? which you may do by giving unto the Poor, and that which you have given will he pay you again. Now how easily may they that have several Debts owing them from such who are poor and have nothing to pay, secure to themselves that which is owing to them, if they would give their Debtors freely a clear discharge without payment or any conditions to Oblige them to pay it. When a Creditor hath done thus to his poor Debtor, then hath he given him so much as his just Debt was; and that which he hath given, will the Lord pay him again; the Lord is willing to be the poor Mans Security: But what is the matter why you do not take his Word and Promise for your Security? Do you think he is not able to pay you, or do you think that he will not perform what he hath promised in his Word? The Justice, Power, Wisdom, and Righteousness of God are engaged to perform what he hath promised in his Word: why then are you so backward and so unwilling to take Gods Word, and to believe that



that what he hath promised shall not be performed. He who made the Heavens and the Earth, and all that in them is. He who is Infinite in all his Attributes, in Power, in Wisdom, Justice and Righteousness, and shall we refuse to venture these small Temporal things upon the promises of Gods Word? Shall we deny to give to the Poor according to the ability which God hath given to us, when that which we have given unto the Poor, the Lord doth take it as lent unto himself, and has promised to pay us again? How will you make it appear unto others, that you are a Believer, and that you do believe God upon his Word, with respect unto your Eternal Salvation, when you do declare by your Actions, that you dare not take Gods Word or believe his Promises for five, or ten, or twenty, or a hundred Pounds, which may be owing to you from your poor Debtor, which is not able to pay you? Oh! how do you dishonour God with your Unbelief, and cast a reflection upon God, as if either he had not power to perform what he hath promised, or else was not willing to do what he promised? Oh! how do you cast a reflection upon the Power and Faithfulness, Justice and Righteousness of God, who is infinite in Power and Righteousness, and in all his Attributes? Now though Unbelief may speak thus, *If I give unto the Poor, this is the way to lack my self.* But what saith the Scripture? If the Scripture speaks the contrary things, we ought to believe what the Word of God in the Scripture saith. See *Prov. 28. 27. He that giveth unto the Poor shall not lack; but he that hideth his Eyes shall have many a Curse: Prov. 11. 24. 25. There is that scattereth; and yet increaseth, and there is that withholdeth more than is meet; but it rendereth to Poverty. 25. The Liberal Soul shall be made Fat; and he that Watereth, shall be Watered also himself. Prov. 10. 22. The Blessing of the Lord is maketh rich, and he addeth no Sorrow with it. Psal. 41. 1, 2, 3. 1st. Blessed is he that considereth the Poor, the Lord will deliver him in time of Trouble. 2d. The Lord will preserve him and keep him alive; and he shall be blessed upon the Earth, and thou wilt not deliver him to the will of his Enemies. 3d. The Lord will strengthen him upon the Bed of languishing; when wilt make all his Bed in his Sickness. Deut. 15. 1, to 12; the 7th. If there be among you a Poor Man of one of thy Brethren within any of thy Gates in thy Land which the Lord thy God giveth thee, thou shalt not harden thy Heart nor shut thine Hand from thy poor Brother. 8th. But thou shalt open thine Hand wide unto him, and shalt surely lend him sufficient for his need in that which he wanteth. 9th. Beware that there be not a thought in thy wicked Heart, saying, The seventh Year, the Year of Release is at hand, and thine Eye be Evil against thy poor Brother; and thou givest him nought, and he cry unto the Lord against thee, and it be Sin unto thee. 10th. Thou shalt surely give him; and thine Heart shall not be grieved when thou givest unto him, because that for this thing the Lord thy God shall Bless thee in all thy works, and in all that thou puttest thine Hand unto. 11th. For the Poor shall never cease out of the Land; therefore I command thee, saying, Thou shalt open thine Hand wide*

unto thy Brother, to thy Peer, and to thy Needy in the Land; 2 Cor. 9. 6. to the end of the Chapter. The 6th. *For this I say. He which Soweth Sparingly, shall Reap Sparingly; and he which Soweth Bountifully, shall Reap Bountifully.* The 7th. Every man according as he purposeth in his Heart, so let him give, not grudgingly or of necessity, for God loveth a Cheerful giver. 8th. And God is able to make all Grace abound towards you, that ye always having all sufficiency in all things, may abound to every good work. 9th. As it is written, He hath dispersed abroad, he hath given to the poor, his Righteousness remaineth for ever. Isa. 58. from the 1 to the 12 Verse. The 6th. Is not this the Fast that I have chosen, to loose the Bands of Wickedness, to undo the heavy Burdens, and to let the Oppressed go free, and that ye break every Yoke, 7th. Is it not to deal thy Bread to the Hungry, and that thou bring the Poor that are cast out to thy House; when thou seest the Naked, that thou cover him; and that thou hide not thy self from thine own Flesh. 8th. Then shall thy Light break forth as the morning, and thy Equilib shall spring forth speedily, and thy Righteousness shall go before thee, the Glory of the Lord shall be thy reward. 9th. Then shalt thou call, and the Lord shall answer; thou shalt cry, and he shall say here am I; if thou take away from the midst of thee the Yoke, the putting forth of the Finger and speaking Kenyng. 10th. And if thou draw out thy Soul to the Hungry, and satisfy the Afflicted Soul, then shall thy Light rise in obscurity, and thy Darkness be as the Noon-day. 11th. And the Lord shall Guide thee continually, and satisfy thy Soul in Dyrabte, and make Fat thy Bones; and thou shalt be like a Watered Garden, and like a Spring of Water, whose Waters fail not. Matt. 23. 23. Give to him that asketh thee; and from him that would borrow of thee, turn not thou away. Luke 6. 27. to the 38. Verse the 24. And if ye lend to them of whom ye hope to receive, what thank have ye? for Sinners also lend to Sinners to receive as much again. 25th. But love ye your Enemies, and do good, and lend, hoping for nothing again, and your reward shall be great, and ye shall be the Children of the Highest, for he is kind unto the Unthankful, and to the Evil.

Now for that which you Lend or Trust, so long as you hope or expect to receive of your Debtor so much again, what thank have ye? This is not given; Then God hath not promised to pay this again, but your poor Debtors Bill or Bond, who is not able to pay you, may be all that you may have to trust to for your Security of being paid again; but if you lend unto such as are poor and are in want, and at that time do not expect that you shall receive it of them again; and afterwards because they are poor, discharge them, and make it known to them that you hope for nothing again from them; then this is given unto the poor, and your reward shall be great. Luke 6. 32, 33, 34. For if you love them which love you; and if you do good to them which do good to you; and if ye lend to them of whom ye hope to receive, what thank have ye? For Sinners also do even the same.

Now

Now these things may be found in those that are Unconverted: But for a Man to love his Enemies; and do good, and lend hoping for nothing again, for a man discharging his poor Debtors, and to take Gods Word and Promise for his Security: These things are counted foolishness with Carnal and Natural Men, Rom. 8. 7. 1 Cor. 2. 14. But for those that are obedient to Gods Word and do thus, it is a sign that God hath wrought Grace in their Hearts, and hath made them his Children, and that such good Works as these are the Fruits and Effects of that Grace, Faith and Love, that God hath wrought in their Hearts; and these Fruits appearing in their Lives and Conversations, therefore saith Christ in Luke 6. 35, 43, 44, 45, 46. 35th. But love ye your Enemies, and do good, and lend hoping for nothing again, and your reward shall be great, and ye shall be the Children of the Highest, for he is kind unto the Unthankful and to the Evil. 43d. For a good Tree bringeth not forth corrupt Fruit; neither doth a corrupt Tree bring forth good Fruit. 44th. For every Tree is known by its own Fruit; for of Thorns men do not gather Figs; nor of a Bramble-bush gather they Grapes. 45th. A good man out of the good Treasure of his Heart bringeth forth that which is good; and an evil man out of the evil Treasure of his Heart, bringeth forth that which is evil; for of the abundance of the Heart his Mouth speaketh. 46th. And why call ye me Lord, Lord, and do not the things which I say?

Now when you have trusted or lent unto them that you might think that they was of Ability to pay you again, but afterwards you find them poor and not able to pay you; now if you should discharge them, then have you given to the poor so much as was due to you; then may you by Faith lay hold on those Promises that are made to those that give unto the Poor; then you may take Gods Word and Promise for your Security, Prov. 19. 17. He that hath pity upon the Poor, lendeth unto the Lord, and that which he hath given will he pay him again.

Now which do you think to be the best Security, Gods Word and Promise, or your Poor Debtors Bill or Bond, who is not able to pay you, judge you? Luke 6. 38. Give and it shall be given unto you, good measure pressed down, and shaken together, and running over, shall men give into your Bosome; for with the same measure that ye meet withal, it shall be measured to you again, 2 Cor. 8. 11, 12. Now therefore perform the doing of it, that as there was a readiness to Will, so there may be a performance also out of that which you have. 12th. For if there be first a Willing Mind, it is accepted according to that a man hath, and not according to that he hath not. Mat. 10. 42. And whosoever shall give to drink unto one of these little Ones a Cup of cold Water, only in the Name of a Disciple, verily I say unto you, he shall in no wise lose his reward. Mark. 12. 41, 42, 43, 44. Ephes. 4. 32. Colos. 3. 12, 13, 14, 15. Mat. 6. 12, 14, 15. Mat. 7. 1, 2. Mat. 18. 35. Luke 7. 41, 42, 43, 44, 45, 46, 47. John 13. 34, 35. John 14. 21, 22, 23, 24. John 14. 20. John 2. 13. to the end of the Chapter. 1 John 4. 7.



to the 15. Mat. 25. 13, to the end. Prov. 21. 12, 13. Zechar. 7. 9, to the 14. Prov. 1. 20, to the end. Prov. 3. 7, 8, 9, 10, 13, 14, 15, 16, 17, 18, 27, 28. Ephes. 6. 8. Phil. 4. 1. to the 20. James 1. 27. Mat. 6. 1, 2, 3, 4. 2 Cor. 8 and 9 Chapters. Rom. 12. 8, to the end. Dut. 32. 35, 36. Prov. 25. 21, 22. Gal. 6. 6, 7, 8, 9, 10. Mal. 3. 5, to the end. James 2 Chapter. Prov. 14. 20, 21, 31. Luke 14. 12, 13, 14. Prov. 22. 7, 8, 9, 16, 22, 23. Amos 5. 11, 12, 13, 14. Mal. 3. 5. James 5. 1, 2, 3, 4, 5, 6. Psal. 140. 11, 12, 13. Luke 12. 47, 48. Mat. 19. 16, to the end. 1 Tim. 4. 7, 8. Mark 10. 17, to the 31. Luke 18. 18, to the 31. Psal. 84. 11, 12. Rom. 28. 32. Acts 20. 33, 34, 35. Job 16. to the 23. Acts 10. 1, 2, 30, 31, 32, 33, 34, 35, 36, 43, 44. Acts 9. 36, 37, 38, 39, 40, 41. Luke 12. 34, 33, 34. Acts 2. 44, 45, 46, 47. Acts 11. 28, 29, 30. Acts 4. 32, to the end. Zecharia 7. 8, 9, 10, 11, 12, 13, 14. The 8th. Verse, *And the Word of the Lord came unto Zecharia, saying, The 9th. Verse. Thus speaketh the Lord of Hosts, saying, Execute true Judgments, and shew mercy and compassion every man to his Brother. The 10th. And oppress not the Widow, nor the Fatherless, the Stranger, nor the Poor, and let none of you imagine Evil against his Brother in your Heart. The 11th. Verse. But they refused to hearken, and pulled away the shoulder, and stopped their ears that they should not hear. The 12th. Verse. Yea, they made their Hearts as an adamant stone, lest they should hear the Law, and the words which the Lord of Hosts hath sent in his Spirit by the former Prophets; therefore came a great Wrath from the Lord of Hosts. 13th Verse. Therefore it is come to pass, that as he cried, and they would not hear, so they cried, & I would not hear, saith the Lord of Hosts. The 14th. Verse. But I scattered them with a Whirlwind among all the Nations whom they knew not: thus the Land was desolate after them, that no man passed through nor returned; for they laid the pleasant Land desolate. Prov. 21. 12. 13. verse 13. *Who so stopeth his Ears at the cry of the Poor, he also shall cry himself, but shall not be heard.* 1 John 4. 20, 21. 1 John 3. 16, 17, 18. verse 17. *But who so hath this Worlds good, and seeth his Brother have need, and shutteth up his bowels of compassion from him, how dwelleth the love of God in him?* verse 18. *My little Children, let us not love in word, neither in tongue, but in deed, and in truth.* Ephes. 2. 8; 9, 10. Titus 2. 13, 14. Titus 3. 3, 4, 5, 6, 7, 8. Verse the 8th. *This is a faithful saying, and these things I will that thou affirm constantly, that they which have believed in God might be careful to maintain good Works; these things are good and profitable unto men.* 1 Pet. 4. 8. *And above all things have fervent Charity among your selves, for Charity shall cover the multitude of Sins.* Verse the 9th. *Use Hospitality one to another without grudging.* Verse the 10th. *As every man hath received the Gift, even so minister the same one to another, as good Stewards of the manifold Grace of God.* Verse the 11th, *If any man speak, let him speak as the Oracles of God; if any man minister, let him do it as of the ability which God giveth, that God in all things may be Glorified through Jesus Christ, to whom be Praise and Dominion for ever and ever, Amen.**

F I N I S.

LONDON: Printed for the Author, and are to be sold by John Guillim, Bookseller within Bishopsgate, 1687.